

February 10, 2009

Honorable Robert D. Drain
United States Bankruptcy Judge

Reference: Delphi Corporation Motion to Terminate Salaried Employer-Paid Post-Retirement Health Care and Life Insurance Benefits. Chapter 11 Case No. 05-44481

I received via FedEx on Thursday, February 5, 2009, a notice of intent from Delphi Corporation to eliminate company paid Health Care and Life Insurance Benefits for Retired Salaried Employees and their Spouses. This document lists a whole page of legal details on how to object to this petition. Since there seems to be a limited time to file an objection, I am stating my objections to the Motion the best way I know.

I'm a salaried retiree of Delphi with 32 years of service (shared between General Motors and Delphi). Many of us retired early (pre age 62) with considerable encouragement from Delphi. I'm now 61 years old, married and not eligible for Medicare.

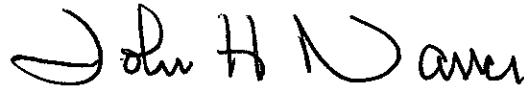
My objections to the Delphi Motion are as follows:

- 1 Section 114 of the Bankruptcy Code Is Applicable to the Termination of Salaried Retiree Benefits. It is my opinion that its very existence was to provide protection to retired employees, such as myself, from a debtor who sought to terminate retiree benefits. These retirees are vulnerable in that they are out of sight, out of mind, no longer significantly contributing to the company bottom line, are not organized (i.e. unionized), and lack the means to easily represent and protect themselves in this motion. These same retirees are the ones who have invested 30+ years of their life in this company and are thus, the ones the company owes the greatest debt. The court recognized this situation and has provided a means to protect them.
- 2 This Motion is discriminatory, in that, it only affects Retired Salaried Employees and their Surviving Spouses.
 - Age discrimination – This Motion only affects retirement aged employees. Working aged employees are not affected.
 - Class discrimination - No hourly retired employees are affected, only salaried.
- 3 It's just not fair! It affects the people who have the least possible means to recover from such a change, at a time in their lives, when their needs for these benefits (that they earned through years of service) are the greatest.
 - Health care benefits are most needed as one ages
 - Obtaining health insurance at the age of 60+ is extremely expensive
 - Obtaining life insurance is expensive at the age of 60+. One may have prevailing health issues that would preclude him/her from obtaining any life insurance.
 - Retirees are typically on a fixed income i.e. limited means to cover additional expenses.
 - Obtaining new employment at the age of 60+ is difficult

- 4 Delphi is using the current state of the economy as the reason they want to make this change. How does throwing another 15,000 Eligible Salaried Retirees and their Surviving Spouses into the un-insured category help the economy?

I hope you will take my thoughts under consideration when you rule.

Sincerely,



John H Nance

21781 Palmetto Dunes Drive #202
Estero, FL 33928
(239) 948-4937

cc

Delphi Corporation
Attention General Counsel
5725 Delphi Drive
Troy, Michigan 48098

Skadden, Arps, Slate, Meagher & Flom LLP
Attention Butler, Jr.
333 West Wacker Drive
Suite 2100
Chicago, Illinois 60606

Davis Polk & Wardwell
Attention Bernstein & Resnick
450 Lexington Ave
NY, NY 10017

Latham & Watkins LLP
Attention Rosenberg & Broude
885 Third Ave
NY, NY 10022

Fried, Frank, Harris Shriver & Jacobson LLP
Attention Steingart
One New York Plaza
NY, NY 10004

Office of the U.S. Trustee for the Southern District of NY
Attention Masumoto
33 Whitehall Street
Suite 2100
NY, NY 10004